

Information to identify the case:

Debtor 1	<u>John A Biega Jr.</u>	Social Security number or ITIN	xxx-xx-6583
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21882-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John A Biega Jr.

3/18/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John A Biega, Jr.
Debtor

Case No. 21-21882-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 18, 2022

User: auto
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db	+ John A Biega, Jr., 160 St. Clair Lane, Wampum, PA 16157-5048
15405306	Phillips, Gardill, Kaiser & Altmeyer, PL, 611 Fourteenth Street, Wheeling, WV 26003
15405309	+ The Law Office of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15405310	Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104
15405311	+ Wayne Township Municipality, 1418 Wampum Road, Ellwood City, PA 16117-1610

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15405298	+ Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 23:18:47	American Express, 200 Vesey Street, New York, NY 10285-0002
15405299	+ EDI: BANKAMER.COM	Mar 19 2022 03:18:00	Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2238
15405300	EDI: CITICORP.COM	Mar 19 2022 03:18:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
15405301	Email/Text: cms-bk@cms-collect.com	Mar 18 2022 23:18:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15405303	EDI: RMSC.COM	Mar 19 2022 03:18:00	JC Penney Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
15405302	EDI: JPMORGANCHASE	Mar 19 2022 03:18:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
15405304	EDI: RMSC.COM	Mar 19 2022 03:18:00	Lowes Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15405297	Email/Text: camanagement@mtb.com	Mar 18 2022 23:18:00	M&T Bank, PO Box 64679, Baltimore, MD 21264
15405305	EDI: MID8.COM	Mar 19 2022 03:18:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030

District/off: 0315-2

User: auto

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Date Rcvd: Mar 18, 2022

Form ID: 318

Total Noticed: 19

15405307	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 18 2022 23:18:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15405308	+ EDI: PINNACLE.COM	Mar 19 2022 03:18:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
15405312	+ Email/Text: bankrupt-adjdept@wesbanco.com	Mar 18 2022 23:18:00	Wesbanco Bank, 1 Bank Plz., Wheeling, WV 26003-3565

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paula J. Cialella	on behalf of Debtor John A Biega Jr. paula@nypalaw.com, jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 5